

# DENNISON ASSOCIATES

PATENT AND TRADE-MARK AGENTS

SUITE 301  
133 RICHMOND STREET WEST  
TORONTO, ONTARIO, CANADA  
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SEP 13 2004

TELEPHONE: (416) 368-8313  
FACSIMILE

FACSIMILE: (416) 368-1645

DATE: September 13th, 2004

TO: JOHN W. HAYES, Examiner  
The Assistant Commissioner of Patents

FAX NO. 1 (703) 872-9306

FROM: SCOTT JOHNSON

**TOTAL NO. OF PAGES** /2

(INCLUDING COVER SHEET)

MESSAGE:: Please see attached.

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office on the date shown below.

*Anne Ford*  
ANNE FORD September 13<sup>th</sup>, 2004

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Application No. 09/188,827  
Amendment dated September 13, 2004

Page 1

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Facsimile No. (416) 368-1645

Sept 13, 2004  
Date

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: John Francis Regan

For:

LENDER AND INSURER TRANSACTION  
PROCESSING SYSTEM AND METHOD

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CENTRAL FAX CENTER

SEP 13 2004

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West  
Toronto, Ontario M5H 2L7

September 13th, 2004

**VIA FACSIMILE**

Commissioner of Patents and Trademarks  
Washington, D.C. 20231

**Attention: Examiner John W. Hayes**

Dear Sir:

This is responsive to the Examiner's most recent  
Official Action in the above-identified patent application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.